

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF MARYLAND  
Baltimore

IN RE:

MARILYN HOWARD

Debtor(s)

Chapter 13

Case No. 22-15032

OBJECTION OF U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR 2003-CB1  
TRUST, C-BASS MORTGAGE LOAN ASSET-BACKED CERTIFICATES, SERIES 2003-  
CB1  
TO PROPOSED CHAPTER 13 PLAN AND  
CONFIRMATION THEREOF

U.S. Bank National Association, as Trustee for 2003-CB1 Trust, C-BASS Mortgage Loan Asset-Backed Certificates, Series 2003-CB1 and its assignees and/or successors in interest, a secured creditor in the above-entitled Bankruptcy proceeding, hereby submits the following objections to the Confirmation of the Chapter 13 Plan proposed by the Debtor(s):

1. This objecting secured creditor is the beneficiary of a trust deed on property commonly known as 4512 Spring Avenue, Halethorpe, MD 21227; the promissory note and deed of trust were attached to the proof of claim filed by the secured creditor.
2. The proposed Chapter 13 plan does not provide this objecting Secured Creditor with adequate protection or adequate security, according to Sections 362 and 1325 (a) of the Code as the Plan is inadequately funded so that the plan base is less than this Creditor's claim.
3. Upon information and belief, the above-referenced Subject Property is the principal residence of the Debtor, and the Debtor's treatment of this secured creditor's claim in Section 5.2 is impermissible under 11 USC 1322(b)(2).
4. Further, the Plan fails to provide adequate protection to the Secured Creditor relative to the property located at 4512 Spring Avenue, Halethorpe, MD 21227. The loan matured on May 1, 2011. The Plan does not treat the claim to be paid in full during the life of the Plan with an interest rate during the life of the plan. This constitutes a modification of the original loan agreement in that the maturity date is being extended to the completion date of the plan and consequently the secured creditor is entitled to Till interest. The total debt owed is \$222,323.68.

## CONCLUSION

Any Chapter 13 Plan proposed by the Debtor(s) must provide for and eliminate the objections specified above in order to be feasible and to provide adequate protection to this objecting secured creditor. It is respectfully requested that confirmation of the Chapter 13 Plan as proposed by the Debtor(s) be denied.

WHEREFORE, secured creditor prays as follows:

1. That confirmation of the proposed Chapter 13 Plan be denied.
2. For attorney's fees and costs incurred herein.
3. For dismissal of the Chapter 13 proceeding.
4. For such other relief as this Court deems proper.

Dated: November 3, 2022\_\_\_\_\_

Respectfully submitted  
U.S. Bank National Association, as Trustee for 2003-CB1 Trust, C-BASS  
Mortgage Loan Asset-Backed Certificates, Series 2003-CB1

By Counsel:

\_\_\_\_\_/s/Randa S Azzam\_\_\_\_\_  
William M. Savage, Esquire  
Federal I.D. Bar No. 06335  
Randa Azzam, Esquire  
Federal I.D. Bar No. 22474  
Gregory N. Britto, Esquire  
Federal I.D. Bar No. 22531  
LOGS LEGAL GROUP LLP  
10021 Balls Ford Road, Suite 200  
Manassas, Virginia 20109  
(703) 449-5800  
logsecf@logs.com 17-263305

**CERTIFICATE OF SERVICE**

I hereby certify that on the \_\_\_\_3rd\_\_\_\_ day of \_\_\_\_November\_\_\_\_, \_\_\_\_2022\_\_\_\_ the following person(s) were served a copy of the foregoing in the manner described below:

Via CM/ECF Electronic Notice:

Alexander Sanchez, Sanchez Garrison & Associates, LLP  
575 S. Charles St., Suite 404  
Baltimore, MD 21201

Debtor's Attorney

Brian A Tucci  
300 E. Joppa Road Suite 409  
Towson, MD 21286

Chapter 13 Trustee

Via First Class Mail, Postage Prepaid:

Marilyn Howard  
4512 Spring Avenue  
Halethorpe, MD 21227

Debtor(s)

\_\_\_\_\_/s/Randa S Azzam\_\_\_\_\_  
William M. Savage, Esquire  
Federal I.D. Bar No. 06335  
Randa Azzam, Esquire  
Federal I.D. Bar No. 22474  
Gregory N. Britto, Esquire  
Federal I.D. Bar No. 22531  
LOGS LEGAL GROUP LLP  
10021 Balls Ford Road, Suite 200  
Manassas, Virginia 20109  
(703) 449-5800  
logsecf@logs.com 17-263305